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ABSTRACT

This booklet, published by the National Association of Manufacturers, provides an overview of some aspects of consumerism in America. Chapters deal with: (1) consumerism in general; (2) consumer protection laws--a chronological listing; (3) questions and answers--answers are provided through quotations, primarily from persons involved in government and business; (4) pillars of economic wisdom. A bibliography of places to obtain more information is provided. (KM)

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Questions & Answers

for Consumers Customers

AC014176

"Legislative remedies and improved enforcement procedures are powerful weapons in the fight for consumer justice. But as important as these are, they are only as effective as an aware and informed public make them..."

PRESIDENT RICHARD NIXON

Consumer Message to Congress
February 24, 1971

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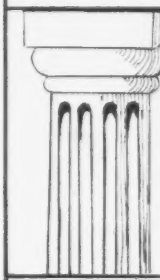

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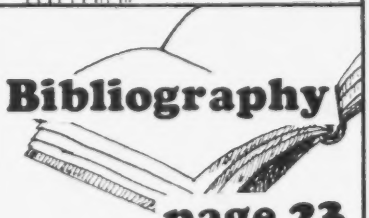

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Consumerism

Understanding the meaning of a word, particularly one used as a label, is of prime importance if problems in connection with that word are to be solved.

For example, consumerism is a vague term, one that means different things to different people. Unfortunately, many discussions of "the consumer" and "business" are notable for a lack of facts and a looseness of analytical reasoning. If we are to understand this subject, we must define as precisely as possible (1) what is a consumer, (2) what is a manufacturer, (3) what is the problem, and (4) what are some of the solutions.

Webster says: A consumer is one who consumes; one who purchases economic goods; one who uses goods and so diminishes or destroys their utilities (as opposed to a producer).

A manufacturer is one who manufactures something; who creates, invents, fabricates, produces products suitable for use; is an employer of workers in manufacturing.

H. Bruce Palmer, president of Council of Better Business Bureau says: "Business is an economic institution made up of people who are consumers. In fact, each of us is both consumer and producer. Any attempts to deal with a person as a consumer or producer in isolation widens the fissure between business and people to a dangerous proportion."

To distinguish between consumers and customers may seem like hair-splitting, but there is a distinction. Webster defines a customer as one who regularly or repeatedly makes purchases from a tradesman or business establishment; one who is a buyer, a purchaser.

To a manufacturer or businessman -- who is also a consumer -- it's the customer who counts. Consumers can be an abstract figure of speech, but customers are the "raison d'etre." Without customers there would be no business.

Attorney General Robert W. Warren of Wisconsin says, "Consumerism is both a disturbing and confusing new element to the business community for it seems to reflect a desire for fundamental change in our market system..... it represents a doubt, and in some cases, cynicism on the part of the American consumer as to the viability of the traditional concept that consumer satisfaction is the cornerstone of the free enterprise system."

But the American economy did not grow to a trillion-dollar gross national product by disregarding the customer, or creating shoddy merchandise and selling it through dishonest channels. Malefactors and quick-buck artists are believed to represent less than one percent of the business community in America.

Certainly it is not fair to penalize all of business and industry for the sins of a few. We have achieved our economic heights and the highest standard of living in the world through an honest, responsible business community.

Maurice H. Stans, former Secretary of Commerce. points out - "The preponderant, responsible majority of American business is working to earn the goodwill of the consumer just as hard as it is working to achieve profits.

"The greatest asset of the American enterprise system," he adds, "is the confidence of the consumer. In government and in business we must work together to protect that confidence and to enhance it by every available means. At the

same time we must preserve the atmosphere of the free marketplace, worthy of the free consumers who exercise the American right of free choice."

THEN WHAT IS THE PROBLEM?

Esther Peterson, former assistant to the president for Consumer Affairs, explains, "The consumer movement is based on a shared feeling by more and more Americans that there must be democratic and rational control over public resources and less manipulation by others of personal resources.

"It expresses dissatisfaction with the way things are, and this is never acceptable to those who like things the way they are. The consumer movement questions the way the marketplace is arranged. At the least, it demands order and information. At the most, it asks for a complete re-ordering of our priorities."

However, the consumer movement has many explanations. Some people say it's the result of rising aspirations colliding head-on with rising prices. We all want more for our money. We want to be heard when we complain. We want promises kept.

WHAT ARE SOME OF THE CAUSES?

Elisha Gray II, chairman, Whirlpool Corporation, and chairman, Council of Better Business Bureaus, recently said: "The crowning paradox of consumerism is that it stems from the innovative and competitive vigor of American business. The steady flow of conveniences and technological advances has raised the expectations of consumers to such high levels that we have not been able to meet them consistently.

"At every turn, we see clear evidence that our customers are evaluating us by new criteria. The quality of our products is linked with the quality of the service we provide. When the utility of a product does not measure up to advertised promise, the customer demands that prompt consideration be given his complaint."

James J. Johnson, vice president of marketing, RCA

Corp., believes the heart of the consumer dilemma stems from our technological abundance. We are surrounded by products that serve -- and sometimes plague -- TVs, vacuum cleaners, radios, stereos, air conditioners, record players, toasters, refrigerators, electric ovens, blenders, power mowers, automobiles, etc. No wonder we are likely to be involved with a product failure.

On the other hand, Edward P. Reavey, Jr., vice president and general manager, Consumer Products Division of Motorola, Inc., feels that our life styles are changing. People are more concerned about the quality of life. They appear to be seeking new values and are retreating from affluence. They are not interested in more chrome on cars or bigger TV cabinets that fill half a room but they do want more service and reliability.

In one Louis Harris survey, 59 percent of the people polled said that they thought TV products were better than they were 10 years ago, but 56 percent thought that repair service was worse.

THE COMMUNICATION GAP

As with most problems, the lack of communication and understanding may be the core of the matter. Business has failed to reach consumers on an educational level, but consumers have also failed to study their economic lessons.

A shopper who understands the framework of our economic system is a wiser buyer. All of us are influenced and affected by competition, marketing and distribution costs, profits, taxes, credit and other economic factors.

Fletcher L. Byrom, chairman of the board of Koppers Company, says, "I wish more people understood this basic rule of economics: you cannot distribute wealth without first creating it. ... In demands for a more rewarding life, we cannot build schools and libraries and symphony halls unless we first build factories. We cannot support poets unless we first have machine-tool operators."

One long-range solution is to teach children from

kindergarten up how to be intelligent shoppers. President Nixon's Committee on Consumer Interests has published a curriculum guide for implementation of consumer education programs in schools. The 56-page booklet entitled, "Suggested Guidelines for Consumer Education" is distributed free of charge to schools across the nation.

It defines the purposes of consumer education: "To help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace to get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system."

More and more businesses are stepping up their consumer education programs. Today, any consumer who wants to find out more about buying washers, dryers, appliances, synthetic fabrics -- practically all household equipment -- can get booklets on the subject through retailers or directly from the manufacturer. In the back of this booklet you'll find a partial listing of the hundreds of companies and trade groups who have product and educational material available for the asking.

PROTECTION OF CUSTOMERS BY INDUSTRY

Protection of customers is of vital concern to industry, not only for humanitarian reasons but because it's essential for customer confidence.

As far back as 1912 the need for correcting misleading or deceptive advertising and business practices was recognized by the private sector -- thus the birth of the Better Business Bureau. Today there are 150 BBBs throughout the country and abroad. They cooperate with city and state consumer protection agencies and regional offices of the Federal Trade Commission and develop trade practice codes with business groups.

Despite the vast increase in mechanical, chemical, electrical and thermal products the number of home accidental deaths has decreased approximately 33 percent in the

last 40 years. Voluntary standards by industry have helped to make products safer and represent one of the major achievements of the private sector.

Such standards also make it possible to interchange parts and products. Light bulbs, electrical appliances, photography equipment and hundreds of other products work interchangeably because screw threads, bulbs, plugs and outlets are standardized.

Standardization is voluntary and coordinated by the American National Standards Institute which serves as a clearing house for technical societies, trade associations, companies and other national groups. Competent testing laboratories supported by industry also contribute to improvement of products to suit the varying tastes of the consuming public.

GOVERNMENT PROTECTION OF CONSUMERS

Some 10 years ago a Congressional committee found in a study that nearly 300 different programs were operating to advance consumer interests. These cost taxpayers almost $1 billion annually and employed the services of about 65,000 people.

Another study four years ago found that 39 separate agencies, bureaus and departments were involved in various consumer programs. Then recently, a third study -- this one by Mrs. Virginia Knauer, the President's Special Advisor on Consumer Affairs -- discovered that the overlapping and duplication of consumer programs made a count almost impossible.

The Wall Street Journal quoted Mrs. Knauer as saying, "I just couldn't believe so many people had their finger in it (consumer programs). It creates a bureaucratic mare's nest."

It's hardly surprising that we have many inconsistent and even contradictory laws and regulations today. But over the course of the last two centuries there have been many good reforms that curbed abuses and strengthened our society.

On page 11 you'll find a list of the important milestones along the route of consumer protection laws since 1872. In the last 10 years there have been 20 major pieces of federal legislation passed, more than in all the 170 years previous.

Among the many subjects covered are protection of children against hazards; sale of potent drugs; cigaret labelling and advertising; meat inspection; product safety; licensing of clinical laboratories; fire prevention education; consumer credit, and automobile insurance.

WHAT ABOUT CONSUMER RESPONSIBILITIES?

Don't customers have responsibilities, too? What about shoppers who never take the time to return poor quality merchandise or to report an insolent sales person? Is it fair to buy from unethical sources in the hopes of getting a bargain and then blame all business if the purchase did not live up to expectations? Is it right to blame a manufacturer for product failure when the informative label or directions on the product were not followed - or even read?

Certainly, as citizens in a free-market economy, customers do affect the market system. Their spending and saving habits affect not only the family but living standards as a whole. Consumers can make the marketplace friendly and fair-dealing through their actions.

Such actions and responsibilities should include: 1) Shopping at stores that provide the services and quality products you need. If you buy from unethical stores, you help them to stay in business and thus prolong poor quality and service. 2) Read all informative labels carefully before you buy. If adequate information is not available, delay your purchase. After you buy, keep all receipts, hand tags, warranties, care instructions in a convenient place for reference when necessary.

WHAT IS THE SOLUTION?

Some people think more legislation will solve the problem. Others feel that we have more than enough laws.

and therefore education is the answer. If consumers and producers make every effort to understand one another and solve their problems through communication, it will establish a feeling of trust and fair play that could never come about through more government control.

Max A. Dennerf, executive vice president and general counsel of the American Industrial Bankers Association, says, "There's no doubt that the consumer (who is actually all of us) has certain rights, such as the right to safety, the right to be heard, the right to choose, the right to be informed, the right to quality and integrity in the marketplace .... Our American free enterprise system has helped make America the envy of the rest of the world. We have made mistakes; we have done some things wrong; we do need to make changes continually. But they can and should be made as a result of proper dialogue between the consuming public and the business community -- not by government control or legislative fiat."

In the following section of "Questions and Answers" some of our outstanding educators, legislators, industrialists and businessmen state their views on various phases of consumerism.

Consumer Protection Laws

1872 -- Criminal Fraud Statute
Directed at abuses in the mark tplace.

1887 -- Interstate Commerce Commission
Curbed discriminatory pricing tactics of railroads.

1890 -- Sherman Anti-Trust Act
Dealt with discriminatory pricing tactics of other industries.

1906 -- Federal Meat Inspection Law
Upgraded slaughtering and meat handling practices.

1906 -- Food and Drug Administration created
To prevent illnesses and death resulting from contaminated or unsafe foods and medicines.

1914 -- Federal Trade Commission created
To prevent unfair methods of competition in the marketplace.

1933 -- Securities and Exchange Commission created
To curb speculative excesses and manipulation of the financial marketplace.

1937 -- Miller-Tydings Act
Added refinements to the Anti-Trust Act of 1890.

1938 -- Wheeler-Lee Amendments
Strengthened power of the Federal Trade Commission.

(Consumer Protection Laws)

1939 -- Wool Products Labeling Act
Called for mandatory fiber content labeling by percentages in products containing wool. (Amendments added in 1949 and 1953).

1951 -- Fur Products Labeling Act
States mandatory specifications for information on labels, invoices and advertising of fur products.

1953 -- Flammable Fabrics Act
Prohibits marketing of highly flammable materials for wearing apparel.

1958 -- Textile Fiber Products Identification Act
Protects producers and consumers against misbranding and false advertising of fiber content of textile fiber products.

1958 -- Food and Drug Administration Amendments
Amendments included Delaney Amendment relating to the use of food additives.

1962 -- Food and Drug Administration Amendments
Dealt with pretesting of drugs for safety and effectiveness and labeling of drugs by generic names.

1966 -- Fair Packaging and Labeling Act
Required manufacturers to state exactly what package contains, who made it and how much it contains.

1966 -- Child Protection Act
Banned sale of hazardous toys and articles intended for children. (Amended 1969).

1966 -- Traffic Safety Act
Provides a coordinated national safety program and safety standards for motor vehicles.

(Consumer Protection Laws)

1967 -- National Commission on Product Safety
To determine dangerous products, effectiveness of regulatory laws and recommend additional protective measures, as necessary.

1967 -- Flammable Fabrics Act
Amendment broadening Federal authority to set safety standards for flammable fabrics -- including clothing and household products.

1967 -- Wholesome Meat Act
Offered states Federal assistance in establishing interstate inspection system. Raised quality standards for all imported meats.

1968 -- Automobile Insurance Study
Authorized study of existing compensation system, including recommendations for improvement.

1968 -- Consumer Credit Protection Act (Truth-in-Lending)
Requires full disclosure of terms and conditions of finance charges in credit transactions; created National Commission on Consumer Finance to study and make recommendations on need for further regulation of consumer finance industry.

1968 -- Interstate Land Sales Full Disclosure Act
Provides safeguards against unscrupulous practices in interstate land sales.

1968 -- Wholesome Poultry Products Act
Increased protection from impure poultry.

1968 -- Radiation Control for Health and Safety Act
Provides mandatory control standards and recall of faulty electronic products. Also, provides for research on biological effects of radiation, and development of advisory standards for accrediting schools for medical X-ray technicians, and development of model state laws for licensing technicians.

(Consumer Protection Laws)

1970 -- Council of Environmental Quality was created
To conduct investigations, studies, surveys and research relating to the nation's ecological systems, natural resources and environmental quality.

1970 -- Public Health Smoking Cigarette Act
Extended warning about hazards of smoking.

1970 -- Amendment to Federal Deposit Insurance Act
Prohibits issuance of unsolicited credit cards; limits consumer's liability in case of loss or theft to $50; regulates credit bureaus and provides consumers access to files.

1970 -- Securities Investor Protection Act
Provides greater protection for customers of registered brokers and dealers and members of national securities exchanges.

1970 -- Poison Prevention Packaging Act
Authorizes establishment of standards for child resistant packaging of hazardous substances.

1970 -- Clean Air Act Amendments
Provides establishment of air quality standards.

1971 -- Lead-Based Paint Elimination Act
Provides assistance in developing and administering lead-based paint elimination programs.

1971 -- Federal Boat Safety Act
Provides for a coordinated national boating safety program.

Questions & Answers

The questions have been chosen to lay a foundation of understanding between consumers and producers. The answers are by various leaders in many fields. Their combined viewpoints will give you a cross-section of the best thought on solutions to consumer problems.

QUESTION: *Do we need more laws to protect customers?*

ANSWERS: E. J. Dwyer, chairman of ESB, Inc., and NAM's 1971 board chairman, says there are wide-open opportunities for "mischief-making" in the consumer protection legislation now pending in Congress. The basic danger is that the so-called "consumer interest" may supersede the public interest. "We are all consumers but we may not have the same points of view," he says. Legislative proposals assume that every citizen has a "consumer function" with interests and rights isolated from his ordinary citizenship interests and rights as a worker, employer, investor, or other function of life.

"This concept is fallacious because it has no tenable principle which can match that of government serving the whole public interest," Mr. Dwyer adds. Also due recognition of the rights of consumers does not carry with it any reason for "federalizing" the consumer movement, which ultimately would lead to qualitative judgments being made by government employees on product values.

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Robert L. Werner, executive vice president and general counsel for RCA Corporation, says, "The popularity of the consumer cause has brought into being a

mare's nest of inconsistent and even cnntradictory laws and regulations across the nation. A corporation may easily find itself in triple jeopardy as a result of differences among various local, state, and national rules and statutes. There is no uniformity of enforcement or penalities for violations from one state to the next. What is permissible for one outlet of a retail chain may run counter to laws or regulations at other outlets of the same chain elsewhere."

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According to Professor George J. Stigler of the University of Chicago's Graduate School of Business, any new federal consumer affairs agency would repeat the mistakes of other regulatory bodies. He believes that competition is the best way of assuring the consumer of fair treatment, and he favors abolishing virtually all regulatory bodies. As an example of poor government regulation, he cited the Interstate Commerce Commission. "It has a great safety record," he says. "You almost never hear of a train wreck today. In fact, you almost never hear of a train."

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QUESTION: *Should business be more concerned with helping people than with making profits?*

ANSWERS: "Profit and return on investment are beautiful words," says R. N. Carlen, president, Joseph T. Ryerson & Son, Inc. "They express ideas that have produced more good things for the people of this nation than any other idea on which our system is based." He then points out that all of the material things and personal freedom which affluence and economic progress have made possible come from our free enterprise system.

If costs of production go up, then prices must follow. Investors must recover a profit in order to continue investing their money or the industry will die. When good management produces good profits, we can continue to do all of the wonderful things business had done for this country in the past.

***

"Business always has had a responsibility to society. That has long been established by the very nature of our free enterprise system," says B. R. Dorsey, president of Gulf Oil Corp. In an article in the American Gas Association Monthly, he pointed out that the basic responsibilities of business have been to provide profits to shareholder investors; to produce quality products that are desirable to customers; to provide a percentage of income directly to local communities, and to retain the goodwill of the public at large.

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According to Herbert W. Jarvis, president of USM Corporation, the wealth created by our profit-motivated corporations is spread in a variety of directions for the public well-being. The majority goes to employee salaries. Part goes to shareowners, and to pension plans to provide security and the dignity of independence to retired employees. A percentage of profit is reinvested in more efficient systems and plants that generate still more jobs and create additional new wealth.

'The first responsibility of business," says Mr. Jarvis, "is to make a profit because if it fails in this respect, it has no hope of fulfilling its other responsibilities."

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QUESTION: *Do we need better communications between buyer and seller?*

ANSWERS: Robert L. Stultz, vice president Celanese Fibers Marketing Company, says, "At the heart of consumerism lies a very basic need. It is the need for information, for communication. More specifically, it is the need for educated consumers and consumer-educated industries.

"Many responsible firms are doing much to close the consumer-industry communications gap with new information and education efforts .... to assist consumers in making informed decisions." He then points out that, unfortunately, such service has not been given the kind of publicity that can compete with the dramatic

headlines accorded crusaders and government agencies on behalf of the consumer."

***

Mary Gardiner Jones, commissioner for the Federal Trade Commission, says, "The art of communication has much to teach us and still much to learn (about) itself .....(but) we must make every effort to put its teachings, however imperfect, into practice.... (we) must redouble our efforts to help the consumer exercise real freedom of choice, which is the cornerstone of our free enterprise system."

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QUESTION: *What is meant by "planned obsolescence?"*

ANSWERS: Earl Lifshey, in his authoritative Home Furnishings Daily column, writes: "The generally accepted meaning of "planned obsolescence" implies that a manufacturer is not only stupid enough but also skilled enough to produce a product that will function fine -- until the day after the warranty has expired.

"If there is any manufacturer who has perfected his particular skill to the point where a given part can be engineered or designed to collapse at a certain predetermined time in the future, no one, to my knowledge, has ever heard of him.

"Most manufacturers take great pride in the lasting qualities -- and the other quality -- of their products. Most, I said, not all. But none of them can produce a product designed to collapse at a predetermined time." Lifshey then goes on to say that planned obsolescence must not be confused with the use of that term in an entirely different sense. There is obsolescence that comes with the rise of science; the speedup of knowledge and technology; the rapid development of new products; the changing needs of the consumer. Clearly this obsolescence occurs without planning.

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J. J. Johnson, vice president of marketing of the RCA Corp., has this to say about planned obsolescence,

"The public should know that any time a company decides to play that game, there's always a competitor around to play the other side... It's frequently the consumer, not the manufacturer, who demands obsolescence. He may appear to expect the products he buys to last forever, but he continues to respond to new functions and styling .....consumers seem to realize that change is a psychological necessity of the human condition."

***

QUESTION: *What are manufacturers doing to overcome product failures?*

ANSWERS: Modern couples begin marriage with an average of 23 appliances, including lamps, shavers, clocks, refrigerators, etc. After 10 years of marriage the collection has increased to over 40 different products, and these statistics were accumulated before many of the new beauty aids, trash disposers, air and water purifiers were introduced. With so many appliances in the home, it's hardly surprising that repairs seem to be frequent, says Margaret Spader, NAM director of Consumer Affairs.

Quality control is an important function in manufacturing today. Manufacturers are in business to make a profit, and when products fail or are defective, it means high servicing costs and a loss of prestige. It is to the manufacturer's advantage to reduce product failures. However, the more quality you get, the higher the cost of the product. Customers must indicate their willingness to pay for it.

***

QUESTION: *What about misleading or false advertising?*

ANSWERS: Most businesses and advertising agencies are in favor of self-regulation. In 1971 the National Advertisers Review Board was established to regulate any abuses such as misrepresentation or over-statement in advertising.

Arthur E. Larkin, president of General Foods, has remarked, "The dissatisfactions and criticisms coming from many quarters are part of something much deeper and more permanent than a temporary annoyance...What

we are witnessing is a logical and natural -- and indeed healthy -- expression by the American people of a basic requirement. They believe that the advertising of the '70s should adhere to the values of the '70s, and not continue to look and act as it did back in earlier decades when ours was a very different society."

QUESTION: *Is consumerism in conflict with business?*

ANSWERS: Dr. Max Brunk, professor of marketing, Cornell University says, "Consumerism is aimed at the consumer. Business can adjust to consumerism much better than consumers. To business, consumerism merely closes the doors to certain opportunities and redirects efforts, or alters the competitive advantage one business might have over another.

"But look what it does to the consumer who pays the cost and loses the benefits that a prohibited product or service could have provided. There can be no true polarization of the consumer and business interest. Contrary to what many consumerists would have us believe, the two interests are in common, not in conflict. To deny this truth is to deny the basic tenets on which a capitalistic society is built."

***

Henry Luce III, publisher of TIME magazine, points out that consumerism is not new. It has always been a part of the system we know as the market economy. "The job of business is to give the consumer what he really wants. This obviously calls for change from time to time," he says, "...and throughout history, this response to change has put business in the liberal mainstream of our society... It has had a broad view of society and an involved concern with the public interest. The causes of consumerism, where they are valid and rational, are very much the causes of business," he added.

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Pillars of Economic Wisdom

1 Nothing in our material world can come from nowhere or go nowhere, nor can it be free: everything in our economic life has a source, a destination and a cost that must be paid.

2 Government is never a source of goods. Everything produced is produced by the people, and everything that government gives to the people, it must first take from the people.

3 The only valuable money that government has to spend is that money taxed or borrowed out of the people's earnings. When government decides to spend more than it has thus received, that extra unearned money is created out of thin air, through the banks, and, when spent, takes on value only by reducing the value of all money, savings and insurance.

4 In our modern exchange economy, all payroll and employment come from customers, and the only worthwhile job security is customer security; if there are no customers, there can be no payroll and no jobs.

5 Customer security can be achieved by the worker only when he cooperates with management in doing the things that win and hold customers. Job security, therefore, is a partnership problem that can be solved only in a spirit of understanding and cooperation.

6 Because wages are the principal cost of everything, widespread wage increases, without corresponding increases in production, simply increase the cost of everybody's living.

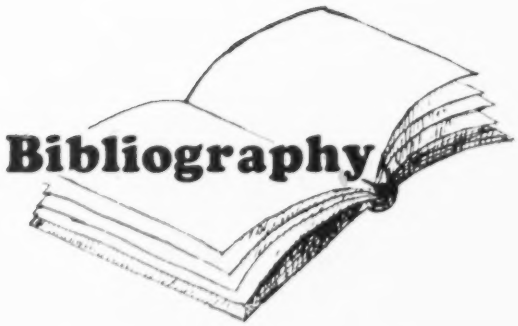
7 The greatest good for the greatest number means, in its material sense, the greatest goods for the greatest number which, in turn, means the greatest productivity per worker.

8 All productivity is based on three factors: 1) natural resources, whose form, place and condition are changed by the expenditure of 2) human energy (both muscular and mental), with the aid of 3) tools.

9 Tools are the only one of these three factors that man can increase without limit, and tools come into being in a free society only when there is a reward for the temporary self-denial that people must practice in order to channel part of their earnings away from purchases that produce immediate comfort and pleasure, and into new tools of production. Proper payment for the use of tools is essential to their creation.

10 The productivity of the tools—that is, the efficiency of the human energy applied in connection with their use—has always been highest in a competitive society in which the economic decisions are made by millions of progress-seeking individuals, rather than in a state-planned society in which those decisions are made by a handful of all-powerful people, regardless of how well-meaning, unselfish, sincere and intelligent those people may be.

For more information write to:
THE AMERICAN ECONOMIC FOUNDATION
51 East 42nd Street • New York, N. Y. 10017



WHERE TO GET MORE INFORMATION

If you want to obtain more consumer information for programs or learn more about legislative issues, the following resources can be helpful.

Information About Consumer Legislation

* The President's Committee on Consumer Interests
  Virginia H. Knauer, Chairman
  Washington, D.C. 20506

* National Association of Manufacturers
  Market Development/Distribution Department
  277 Park Avenue, New York, New York 10017

* Your own State Senators and Representatives

* Local Chamber of Commerce

* Local or State Consumer Groups

Your Local Community

* Better Business Bureau
* Chamber of Commerce
* Extension Service
* Gas and Electric Utilities
* Library
* Professional Associations (Advertising, Consumer Groups, Medical Home Economics, Law)
* Government Agencies (Food & Drug, FTC, Attorney General)
* Communications Media -- invite personalities to assist with interviews, panel discussions, etc.

Ready-made Programs, Visuals, Program Suggestions

Mrs. Bette Clemens, Director of Consumer Affairs
Council of Better Business Bureaus
1150 17th Street, N.W.
Washington, D.C. 20036

Mrs. Sue Boe, Asst. Vice President
Consumer Affairs
Pharmaceutical Manufacturing Association
1155 15th Street
Washington, D.C. 20036

Sperry & Hutchinson Co.
Consumer Services
P.O. Box 935
Ft. Worth, Texas 76101

Film Sources

Association Films, Inc.
600 Madison Avenue
New York, New York 10022

Board of Governors of the Federal Reserve System
Publications Service
Division of Administrative Services
Washington, D.C. 20551

Coronet Films
65 East South Water Street
Chicago, Illinois 60601

Modern Talking Picture Service, Inc.
3 East 54th Street
New York, New York 10022

Sterling Movies, U.S.A.
Booking Office
43 West 61st Street
New York, New York 10023

FOR INFORMATION ON SPECIFIC PRODUCTS OR ISSUES

CLOTHING, GROOMING & TEXTILES

Associations

American Footwear Industries Association
342 Madison Avenue
New York, New York 10017

American Institute of Laundering
Doris and Chicago Avenues
Joliet, Illinois 60434

Man-Made Fiber Producers Assn. Inc.
Education Department
1000 Connecticut Ave., N.W.
Washington, D.C. 20036

Manufacturing Chemists Assn.
1825 Connecticut Ave., N.W.
Washington, D.C. 20009

National Cotton Council
1918 North Parkway, Box 12285
Memphis, Tennessee 38301

National Institute of Drycleaning, Inc.
309 Burlington Avenue
Silver Spring, Maryland 20910

National Knitwear Manufacturers Association
350 Fifth Avenue, Room 4920
New York, New York 10001

Soap & Detergent Association
475 Park Avenue South
New York, New York 10016

Tanners Council of America, Inc.
411 Fifth Avenue
New York, New York 10016

The Thread Institute
15 East 40 Street
New York, New York 10016

Companies

Burlington Industries, Inc.
1345 Avenue of the Americas
New York, New York 10019

Celanese Fibers Marketing Co.
Coordinator: Consumer & Retail Information
522 Fifth Avenue
New York, New York 10036

Eastman Chemical Products, Inc.
Education Director
1133 Avenue of the Americas
New York, New York 10036

FMC Corporation
American Viscose Division
Consumer Information Manager
350 Fifth Avenue
New York, New York 10001

J.C. Penney Co. Inc.
Consumer Relations Dept.
1301 Avenue of the Americas
New York, New York 10019

Sears, Roebuck & Co.
Consumer Education Service
Time/Life Building
303 East Ohio Street
Chicago, Illinois 60611

The Singer Company
30 Rockefeller Plaza
New York, New York 10020

UNIROYAL, Inc.
Public Relations Dept.
1230 Avenue of the Americas
New York, New York 10019

FOOD, NUTRITION, PACKAGING

Associations

The American Dairy Association
20 North Wacker Drive
Chicago, Illinois 60606

American Institute of Baking
400 East Ontario Street
Chicago, Illinois 60611

American Meat Institute
59 East Van Buren Street
Chicago, Illinois 60605

American Medical Association
Dept. of Foods and Nutrition
535 N. Dearborn Street
Chicago, Illinois 60610

American Paper Institute
260 Madison Avenue
New York, New York 10016

The Cereal Institute
135 South LaSalle Street
Chicago, Illinois 60603

Fiberbox Association
224 S. Michigan Ave.
Chicago, Illinois 60604

Glass Container Manufacturers
Institute, Inc.
330 Madison Avenue
New York, New York 10017

Grocery Manufacturers of
America, Inc.
1425 K Street, N.W. Suite 900
Washington, D.C. 20005

Manufacturing Chemists Assn. Inc.
1825 Connecticut Avenue, N.W.
Washington, D.C. 20009

Companies

American Can Company
American Lane
Greenwich, Connecticut 06830

Borden Inc.
50 West Broad Street
Columbus, Ohio 43215

Campbell Soup Company
375 Memorial Avenue
Camden, New Jersey 08101

Castleberry's Food Company
P.O. Box 1010
Augusta, Georgia 30903

Colgate-Palmolive Company
300 Park Avenue
New York, New York 10022

Continental Can Company, Inc.
633 Third Avenue
New York, New York 10017

CPC International
International Plaza
Englewood Cliffs, New Jersey
07632

Diamond International Corp.
Director, Home Economics
733 Third Avenue
New York, New York 10017

Dow Chemical Company
2040 Dow Center
Midland, Michigan 48640

General Foods Corporation
250 North Street
White Plains, New York 10602

(Food, Nutrition, Packaging, cont'd.)

Associations

National Canners Association
1133 20th Street, N.W.
Washington, D.C. 20036

National Dairy Council
111 North Canal Street
Chicago, Illinois 60606

National Livestock & Meat Board
36 S. Wabash Avenue
Chicago, Illinois 60603

National Soft Drink Association
1101 16th Street, N.W.
Washington, D.C. 20036

Paperboard Packaging Council
1250 Connecticut Ave., N.W.
Washington, D.C. 20036

Poultry & Egg National Board
18 South Michigan Avenue
Chicago, Illinois 60603

The Society of the Plastics Industries, Inc.
250 Park Avenue
New York, New York 10017

United States Brewers Association, Inc.
1750 K Street, N.W.
Washington, D.C. 20006

Wheat Flour Institute
14 East Jackson Boulevard
Chicago, Illinois 60604

Companies

General Mills Inc.
9200 Wayzata Boulevard
Minneapolis, Minnesota 55440

Gerber Products Company
445 State Street
Fremont, Michigan 49412

Kraftco Corporation
Kraftco Court
Glenview, Illinois 60025

Lever Brothers Company
Consumer Education Dept.
390 Park Avenue
New York, New York 10022

The Miami Margarine Company
5226 Vine Street
Cincinnati, Ohio 45217

Nabisco, Inc.
425 Park Avenue
New York, New York 10022

Ocean Spray Cranberries, Inc.
Main Street
Hanson, Massachusetts 02341

Ore-Ida Foods, Inc.
Owynee Plaza
Boise, Idaho 83702

Owens-Illinois, Inc.
P.O. Box 1035
Toledo, Ohio 43601

Pet Incorporated
Pet Plaza
400 South Fourth Street
St. Louis, Missouri 63166

(Food, Nutrition, Packaging, cont'd.)

Companies

The Procter & Gamble Company
P.O. Box 599
Cincinnati, Ohio 45201

The Quaker Oats Company
Merchandise Mart Plaza
Chicago, Illinois 60654

Stouffer Foods
5750 Harper Road
Solor, Ohio 44139

Union Carbide Corporation
Chemicals and Plastics
One Cory Road
Morristown, New Jersey 07960

HEALTH, LEISURE, SAFETY

Associations

American Medical Association
Dept. of Health Education
535 N. Dearborn Street
Chicago, Illinois 60610

American Optometric Association
Public Information
7000 Chippewa Street
St. Louis, Missouri 63119

Health Insurance Institute
277 Park Avenue
New York, New York 10017

National Safety Council
425 North Michigan Avenue
Chicago, Illinois 60611

Companies

American Greetings Corporation
1300 West 78 Street
Cleveland, Ohio 44102

Avon Products, Inc.
30 Rockefeller Plaza
New York, New York 10020

Eastman Kodak Co.
343 State Street
Rochester, N.Y. 14650

Pfizer, Inc.
235 East 42 Street
New York, New York 10017

Union Carbide Corporation
270 Park Avenue
New York, New York 10017

(Health, Leisure, Safety, cont'd.)

Associations

Pharmaceutical Manufacturers Association
Consumers Services
1155 15th Street, N.W.
Washington, D.C. 20005

Toy Manufacturers of the U.S.A. Inc.
200 Fifth Avenue
New York, New York 10010

HOME FURNISHINGS, APPLIANCES

Associations

Air Conditioning & Refrigeration Institute
1815 North Fort Myer Drive
Arlington, Virginia 22209

American Gas Association
1515 Wilson Boulevard
Arlington, Virginia 22209

Association of Home Appliance Manufacturers
20 N. Wacker Drive
Chicago, Illinois 60606

Electronic Industries Assn.
2001 Eye Street, N.W.
Washington, D.C. 20006

Furniture Manufacturers Assn. of Grand Rapids
103 Pearl Street, N.W.
Grand Rapids, Michigan 49502

Gas Appliance Manufacturers Association, Inc.
1901 North Fort Myer Drive
Arlington, Virginia 22209

Companies

Armstrong Cork Company
Liberty & Charlotte Streets
Lancaster, Pennsylvania 17604

Bissell, Inc.
2345 Walker Road, N.W.
Grand Rapids, Michigan 49504

Corning Glass Works
Corning, New York 14830

General Electric Company
570 Lexington Avenue
New York, New York 10022

S.C. Johnson & Son, Inc.
1525 Howe Street
Racine, Wisconsin 53403

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

Owens-Corning Fiberglas Corp.
717 Fifth Avenue
New York, New York 10022

(Home Furnishings, Appliances, cont'd.)

Associations

Metal Cookware Manufacturers Assn.
P.O. Box D
Fontana, Wisconsin 53125

National Association of
Furniture Manufacturers
666 North Lake Shore Drive
Chicago, Illinois 60611

National Electrical Manufacturers
Association
155 East 44th Street
New York, New York 10017

Southern Furniture
Manufacturers Association
P.O. Box 951
High Point, North Carolina 27261

Vacuum Cleaner Manufacturers
Association
1615 Collamer Street
Cleveland, Ohio 44110

Companies

Rubbermaid Incorporated
1205 E. Bowman Street
Wooster, Ohio 44691

Singer Company
30 Rockefeller Plaza
New York, New York 10020

MONEY MANAGEMENT

Associations

American Bankers Association
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036

American Petroleum Institute
1801 K Street, N.W.
Washington, D.C. 20006

Automobile Manufacturers Assn.
320 New Center Building
Detroit, Michigan 48202

Companies

Money Management Institute
Household Finance Corp.
Prudential Plaza
Chicago, Illinois 60601

The Sperry & Hutchinson Co.
330 Madison Avenue
New York, New York 10017

(Money Management, cont'd.)

Associations

Council on Consumer Information
University of Missouri
15 Gwynn Hall
Columbia, Missouri 65202

CUNA International
Box 431
Madison, Wisconsin 53701

Institute of Life Insurance
Educational Division
277 Park Avenue
New York, New York 10017

Joint Council on Economic
Education
1212 Avenue of the Americas
New York, New York 10036

National Consumer Finance Assn.
1000 Sixteenth Street, N.W.
Washington, D.C. 20036

National Foundation for
Consumer Credit Inc.
Federal Bar Building West
1819 H Street, N.W.
Washington, D.C. 20006

Rubber Manufacturers Association
444 Madison Avenue
New York, New York 10022

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NAM — a voice for American industry

The National Association of Manufacturers is a voluntary organization of industrial and business firms, large and small, located in every state, which vigorously support principles that encourage individual freedom and which through the Association develop and engage in sound programs for the advancement of the economic well-being and social progress of the American people.

National Association of Manufacturers, 277 Park Avenue, New York, N.Y. 10017

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